

Certificate of Notice Page 1 of 4  
United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Valerie N. Jones  
DebtorCase No. 18-13620-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore  
Form ID: 318Page 1 of 2  
Total Noticed: 22

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db +Valerie N. Jones, 3157 Grey Fox Run, Palm Harbor, FL 34683-2468  
 14115657 +Bank of America, PO Box 45144, Jacksonville, FL 32232-5144  
 14115660 +Discover Bank Student Loan, PO Box 15316, Wilmington, DE 19850-5316  
 14115662 +Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316  
 14115663 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
 14526300 +Mission Lane, PO Box 10586, Atlanta, GA 30310-0586  
 14174585 +Patricia M. Mayer, Esquire, 301 Oxford Valley Rd., Ste. 203B, Yardley, PA 19067-7708  
 14231914 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 08 2020 04:11:06 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2020 04:10:29 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 08 2020 04:10:57 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14115656 +EDI: AMEREXPR.COM Aug 08 2020 07:48:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
 14160746 EDI: BECKLEE.COM Aug 08 2020 07:48:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14165321 EDI: BANKAMER.COM Aug 08 2020 07:48:00 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 14115658 +EDI: CAPITALONE.COM Aug 08 2020 07:48:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
 14115659 EDI: WFNNB.COM Aug 08 2020 07:48:00 Community Bank/Torrid, PO Box 182789, Columbus, OH 43218-2789  
 14526299 E-mail/PDF: creditonebknotifications@resurgent.com Aug 08 2020 04:06:53 Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500  
 14115661 EDI: DISCOVER.COM Aug 08 2020 07:48:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850  
 14122395 EDI: DISCOVER.COM Aug 08 2020 07:48:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14167234 +EDI: MID8.COM Aug 08 2020 07:48:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 14175039 EDI: Q3G.COM Aug 08 2020 07:48:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 14115666 EDI: NEXTEL.COM Aug 08 2020 07:48:00 Sprint, 333 Inverness Drive South, Englewood, CO 80112

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 14115664\* +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
 14115665\* +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA bkgroup@kmllawgroup.com  
MICHAEL SETH SCHWARTZ on behalf of Debtor Valerie N. Jones msbankruptcy@verizon.net,  
schwartzmr87357@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA bkgroup@kmllawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Valerie N. Jones**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5491**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-13620-elf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Valerie N. Jones

8/7/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**